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IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1.   (Currently Amended) A method for facilitating a private label account transaction using data sets stored on a radio frequency ~~Radio Frequency operable~~ transaction device, the method comprising the steps of:

providing a radio frequency transaction device responsive to a radio frequency interrogation signal, said transaction device including a database configured for storing a data set owned by a private label account provider;

~~facilitating adding said to said database, said private label account provider owned data set and~~

receiving an application for said transaction device from a consumer;

communicating credit application information extracted from said application to a provider of credit services;

and communicating service partner information extracted from said application to a service partner,

wherein said transaction device is operable to provide said data set via radio frequency communication for completion of a private label transaction, and

wherein a portion of said data set facilitates the completion of a private label transaction.

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2.   (Currently Amended) The [[A]] method of claim 1, including the step of providing wherein said radio frequency transaction device is operable to communicate with a radio frequency identification (RFID) [[RFID]] reader via said RF radio frequency communications, said transaction device operable to communicate with said RFID reader in response to an interrogation signal from said radio frequency identification reader a RFID reader provided interrogation signal.

3.   (Currently Amended) The [[A]] method of claim 2, wherein said data set owned by a private label account provider comprises a private label account identifier.

4.   (Currently Amended) The [[A]] method according to claim 3, wherein said transaction device is operable to provide said private label account identifier to said RFID reader.

5.   (Currently Amended) The [[A]] method according to claim 4, wherein said RFID reader is operable to receive said private label account identifier in magnetic stripe format.

6.   (Original) The method of claim 1, wherein said data set is stored on said database in magnetic stripe format.

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7.   (Currently Amended) The method of claim 1, further comprising

providing a private label transaction account ~~associated with private label account~~

~~identifier~~, said private label transaction account having a value associated with transaction

account usage, and wherein said private label transaction results in a modification of said

value of said [[the]] private label transaction account.

8.   (Currently Amended) <u>A method for facilitating a private label</u>

<u>account transaction using data sets stored on a radio frequency transaction device, the</u>

<u>method comprising the steps of:</u>

<u>providing a radio frequency transaction device responsive to a radio</u>

<u>frequency interrogation signal, said transaction device including a database configured for</u>

<u>storing a data set owned by a private label account provider;</u>

<u>adding said private label account provider-owned data set to said database,</u>

<u>wherein said transaction device is operable to provide said data set via radio</u>

<u>frequency communication for completion of a private label transaction,</u>

<u>wherein a portion of said data set facilitates the completion of a private label</u>

<u>transaction, and</u> ~~The method of claim 1,~~

wherein said ~~facilitating~~ adding to said database further comprises:

receiving at a service partner an application for <u>said</u> ~~a multiple-service~~

transaction device from a consumer, said application comprising fields which include

credit application information ~~for a particular credit transaction device~~ and service partner

information, said service partner information related at least in part to membership in <u>said</u>

[[the]] service partner establishment;

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~~reviewing said application for fields which include service partner~~ ~~information;~~

extracting said service partner information from said application ~~for a~~ ~~multiple-service transaction device;~~

communicating said service partner information to a service partner to determine if said service partner desires to provide access into said service partner establishment and to <u>allow</u> purchase <u>of</u> goods and services from said service partner using said ~~particular credit~~ transaction device;

~~reviewing said application for fields which include credit application~~ ~~information;~~

extracting said credit application information from said application for <u>said</u> ~~a multiple-service~~ transaction device;

communicating said credit application information to a provider of credit services, said provider of credit services thereafter determining whether it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, establishing an account associated with said consumer~~, initiating processing, statementing,~~ ~~billing, accounting, and servicing functions relating to said account~~ and causing <u>said</u> ~~a~~ ~~multiple-service~~ transaction device to be sent to the consumer, wherein <u>said</u> ~~said multiple-~~ ~~service~~ transaction device is configured for providing ~~a primary party's~~ <u>access to said credit</u> services and [[a]] <u>said</u> service partner's <u>establishment</u> [[services]].

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9.   (Original) The method of claim 1, wherein a portion of said data set facilitates the completion of a private label transaction wherein the transaction includes one of issuing and redeeming loyalty points.

10.   (Currently Amended) A ~~system for a transaction device for storing a private label account identifier on a RF operable~~ radio frequency transaction device~~, said RF transaction device comprising~~ comprising:

[[at least]] a first data storage area configured to store said private label account identifier, said private label account identifier associated with a private label data set owner and said <u>first</u> data storage area configured to store said private label account identifier in a <u>first</u> format; <u>and</u>

<u>a second data storage area configured to store a second account identifier, associated with a second owner, in a second format different from said first format.</u>

11.   (Currently Amended) <u>The radio frequency transaction device</u> [[A system]] according to claim 10, wherein said <u>first</u> format is magnetic stripe format.

12.   (Currently Amended) A system for facilitating the management of a plurality of data sets stored on a <u>radio frequency</u> ~~RF-operable~~ transaction device,

said transaction device [[comprising]] <u>comprising:</u>

at least one data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format, said first data set associated with a first owner and

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said data storage area configured to store said first data set in said first format independent of said second data set, and,

said second data set associated with said second owner and said data storage area configured to store said second data set in said second format independent of said first data set, wherein said first data set is associated with one of a private label transaction account, and a calling card transaction account, and said second data set is associated with one of a private label transaction account, calling card transaction account, and a credit card transaction account;

a remote database configured to store a [[exact]] duplicate {[representation]} of said first data storage area and said second data storage area;

and an interaction device configured to read and write data to said transaction device storage area, said interaction device configured to receive said first and second data sets from said remote data base, and to provide said first and second data sets to said transaction device database.

13.   (Currently Amended) A ~~system for a~~ radio frequency transaction device for storing a private label account identifier ~~on a RF operable transaction device~~, said ~~RF transaction~~ device ~~embedded in a pervasive instrument~~ comprising:

[[at least]] a first data storage area configured to store said private label account identifier, said private label account identifier associated with a private label data set owner and said first data storage area configured to store said private label account identifier in a first format; and

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a second data storage area configured to store a second account identifier,
associated with a second owner, in a second format different from said first format,

wherein said transaction device is embedded in a pervasive instrument.

14.   (Currently Amended) A system for facilitating the management of a
plurality of data sets stored on a radio frequency RF operable pervasive transaction device,
said pervasive transaction device [[comprising]] comprising:

at least one data storage area configured to store a first data set in a first
format and a second data storage area configured to store a second data set in a second
format different from said first format,

said first data set associated with a first owner and said data storage area
configured to store said first data set in said first format independent of said second data
set, and,

said second data set associated with said second owner and said data storage
area configured to store said second data set in said second format independent of said first
data set, wherein said first data set is associated with one of a private label transaction
account, and a calling card transaction account, and said second data set is associated with
one of a private label transaction account, calling card transaction account, and a credit
card transaction account;

a remote database configured to store a [[exact]] duplicate [[representation]]
of said first data storage area and said second data storage area; and

an interaction device configured to read and write data to said transaction
device storage area, said interaction device configured to receive said first and second data

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sets from said remote data base, and to provide said first and second data sets to said

transaction device database.